

Office Mailing Address:  
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Memphis, TN 38101-0933

**OFFICE OF THE STANDING CHAPTER 13 TRUSTEE**  
**REPORT OF RECEIPTS AND DISBURSEMENTS**  
Activity for the period from 01/01/2024 to 12/31/2024  
**Chapter 13 Case No. 20-15674 / MEH**

Javier Lazo

Petition Filed Date: 04/18/2020  
341 Hearing Date: 05/14/2020  
Confirmation Date: 10/14/2020

Case Status: Open / Confirmed

**RECEIPTS / PAYMENT HISTORY FOR THE TIME PERIOD SELECTED**

Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount	Check No.
01/02/2024	\$531.00	95607300	02/02/2024	\$531.00	96114830	03/04/2024	\$531.00	96616550
04/01/2024	\$531.00	97125350	05/02/2024	\$531.00	97628170	06/03/2024	\$531.00	98133210
07/01/2024	\$531.00	98604430	08/02/2024	\$531.00	99091870	09/03/2024	\$531.00	99587240
10/02/2024	\$531.00	10005366	11/04/2024	\$531.00	10051457	12/02/2024	\$531.00	10098983
<b>Total Receipts for the Period: \$6,372.00 Amount Refunded to Debtor Since Filing: \$0.00 Total Receipts Since Filing: \$29,463.00</b>								

**DISTRIBUTIONS TO CREDITORS FOR THE TIME PERIOD SELECTED**

CLAIMS AND DISTRIBUTIONS					
Claim #	Claimant Name	Class	Claim Amount	Amount Paid	Balance Due
0	Javier Lazo	Debtor Refund	\$0.00	\$0.00	\$0.00
0	Steven J. Abelson, Esq. »» ATTY DISCLOSURE	Attorney Fees	\$3,180.00	\$3,180.00	\$0.00
1	VIVE FINANCIAL »» DENT-A-MED INC.	Unsecured Creditors	\$2,125.49	\$0.00	\$2,125.49
2	ONEMAIN FINANCIAL GROUP, LLC. »» 2000 CHEVY SILVERADO/CRAM/ORDER 9/17/20	Debt Secured by Vehicle	\$2,821.00	\$2,810.02	\$10.98
3	ONEMAIN FINANCIAL GROUP, LLC. »» 2000 CHEVY SILVERADO/CRAM BAL/ORDER 9/17/2020	Unsecured Creditors	\$8,472.71	\$0.00	\$8,472.71
4	CAPITAL ONE BANK (USA), N.A.	Unsecured Creditors	\$1,724.90	\$0.00	\$1,724.90
5	INTERNAL REVENUE SERVICE »» 2017-2019	Priority Creditors	\$10,540.52	\$10,540.52	\$0.00
6	INTERNAL REVENUE SERVICE »» 2011-2012, 2015-2016	Unsecured Creditors	\$41,322.47	\$0.00	\$41,322.47
7	CREDIT FIRST NA »» FIRESTONE	Unsecured Creditors	\$1,930.58	\$0.00	\$1,930.58
8	MERRICK BANK	Unsecured Creditors	\$1,654.30	\$0.00	\$1,654.30
9	QUANTUM3 GROUP LLC AS AGENT FOR »» COMENITY/VICTORIA'S SECRET	Unsecured Creditors	\$2,427.18	\$0.00	\$2,427.18
10	Toms River MUA »» P/789 LINDEN RD/SEWER	Secured Creditors	\$168.94	\$168.28	\$0.66
11	ALLY CAPITAL »» 2014 CHEVROLET EQUINOX	Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00

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12	ALLY CAPITAL »» 2014 CHEVROLET EQUINOX	Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
13	TOWD POINT MTG TRUST 2018-1 »» P/789 LINDEN RD/1ST MTG	Mortgage Arrears	\$2,893.75	\$2,882.49	\$11.26
14	PORTFOLIO RECOVERY ASSOCIATES »» DELL FINANCIAL SERVICES, LLC	Unsecured Creditors	\$2,482.44	\$0.00	\$2,482.44
15	WELLS FARGO BANK, NA	Unsecured Creditors	\$3,848.88	\$0.00	\$3,848.88
16	LVNV FUNDING LLC »» CITIBANK	Unsecured Creditors	\$698.57	\$0.00	\$698.57
17	MIDLAND CREDIT MANAGEMENT, INC »» SYNCHRONY BANK/JCPENNEY	Unsecured Creditors	\$1,287.93	\$0.00	\$1,287.93
18	COMMUNITY LOAN SERVICING LLC »» P/789 LINDEN RD/2ND MTG/BAYVIEW	Mortgage Arrears Hold Funds: Notice of Reserve	\$20.00	\$0.00	\$20.00
19	PORTFOLIO RECOVERY ASSOCIATES »» CITIBANK/HOME DEPOT	Unsecured Creditors	\$847.91	\$0.00	\$847.91
20	PORTFOLIO RECOVERY ASSOCIATES »» BARCLAYS	Unsecured Creditors	\$3,861.28	\$0.00	\$3,861.28
21	ASHLEY FUNDING SERVICES, LLC »» LAB CORP OF AMERICA HOLDINGS	Unsecured Creditors	\$107.81	\$0.00	\$107.81
22	DEPARTMENT STORE NATIONAL BANK »» MACY'S CC	Unsecured Creditors	\$463.43	\$0.00	\$463.43
23	NJ DIVISION OF TAXATION »» TGI-EE 2013-2015;2017	Secured Creditors	\$0.00	\$0.00	\$0.00
24	NJ DIVISION OF TAXATION »» TGI-EE 2017-2019	Priority Creditors	\$6,485.12	\$6,485.12	\$0.00
25	NJ DIVISION OF TAXATION »» TGI-EE 2013-2017/COSTS 9/2019	Unsecured Creditors	\$7,142.69	\$0.00	\$7,142.69
26	TOWD POINT MTG TRUST 2018-1 »» 789 LINDEN ROAD/ATTY FEES 7/31/23	Mortgage Arrears	\$688.00	\$688.00	\$0.00

**SUMMARY**

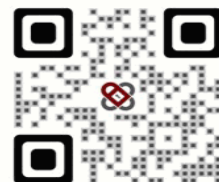
Summary of all receipts and disbursements from date filed through 1/23/2025:

Total Receipts:	\$29,463.00	Plan Balance:	\$2,357.00 **
Paid to Claims:	\$26,754.43	Current Monthly Payment:	\$531.00
Paid to Trustee:	\$2,202.78	Arrearages:	\$0.00
Funds on Hand:	\$505.79	Total Plan Base:	\$31,820.00

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**\*\*This is an approximate balance. Additional allowed claims and other variables may affect the amount to complete the plan.**